

In re:
Joan States
Debtor(s)

Case No. 19-13472-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 10, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db	Joan States, 1037 Durham Road, Pineville, PA 18946
14333935	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
14339277	+ Bayview Loan Servicing as servicer for, THE BANK OF NEW YORK MELLON FKA, Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14381515	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14379864	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14333938	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
14333940	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14405904	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 11 2020 05:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 11 2020 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 11 2020 05:11:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 04:41:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14333936	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 11 2020 05:11:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14526649	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Dec 11 2020 04:42:05	Capital One Auto Finance., a division of Capital One, N.A. Departme, AIS Portfolio Services, LP, Account: XXXXXXXXXX8213, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14333937	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 11 2020 04:37:29	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14415562	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 11 2020 04:37:38	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14335291	+ Email/PDF: gecsed@recoverycorp.com	Dec 11 2020 04:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14333939	+ Email/PDF: gecsed@recoverycorp.com		

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Dec 11 2020 04:42:01

Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po
Box 965060, Orlando, FL 32896-5060

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r		Star Real Estate Group, Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:

Name	Email Address
KEVIN G. MCDONALD	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWMBS 2005-21) bkgroup@kmlawgroup.com
MICHAEL P. KELLY	on behalf of Debtor Joan States mpkpc@aol.com r47593@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWMBS 2005-21) bkgroup@kmlawgroup.com
ROBERT H. HOLBER	on behalf of Attorney ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: §
§
STATES, JOAN § Case No. 19-13472 ELF
§
Debtor §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Robert H. Holber, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. BANKRUPTCY COURT CLERK
900 Market Street, Suite 400
Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 01/06/2021 in Courtroom 1,

United States Courthouse
900 Market Street, Ste 400
Philadelphia, Pa 19107

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/07/2020

By: /s/Robert H. Holber

Chapter 7 Trustee

Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: §
§
STATES, JOAN § Case No. 19-13472 ELF
§
Debtor §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 87,500.00
and approved disbursements of \$ 9,486.26
leaving a balance on hand of¹ \$ 78,013.74

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Robert H. Holber, Trustee	\$ 3,174.05	\$ 0.00	\$ 3,174.05
Trustee Expenses: Robert H. Holber, Trustee	\$ 79.85	\$ 0.00	\$ 79.85

Total to be paid for chapter 7 administrative expenses \$ 3,253.90

Remaining Balance \$ 74,759.84

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,854.90 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	U.S. Bank NA dba Elan Financial Services	\$ 8,244.21	\$ 0.00	\$ 8,244.21
000002	JPMorgan Chase Bank, N.A.	\$ 1,478.85	\$ 0.00	\$ 1,478.85
000003	Wells Fargo Bank, N.A., Wells Fargo	\$ 7,986.55	\$ 0.00	\$ 7,986.55
000004	PYOD, LLC	\$ 4,145.29	\$ 0.00	\$ 4,145.29

Total to be paid to timely general unsecured creditors \$ 21,854.90

Remaining Balance \$ 52,904.94

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 2.3 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 717.37 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

Prepared By: /s/Robert H. Holber

Trustee

Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.